

Debtor 1 CHARLENE J. CAROTHERS-EDDENS

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-20066GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: US BANK TRUST NA - TRUSTEE

Court claim no. (if known):

15-2

Last 4 digits of any number you use to identify the debtor's account

6 2 6 2

Property Address:

390 CAUGHEY AVE  
PITTSBURGH PA 15202**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>12,993.34</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,993.34</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>12,993.34</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$755.18

The next postpetition payment is due on

3 / 1 / 2018  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 CHARLENE J. CAROTHERS-EDDENS  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 02/09/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **CHARLENE J. CAROTHERS-EDDENS**  
Name

Case number (if known) **13-20066GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
10/26/2015	0963428	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	465.48
11/24/2015	0967541	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	487.96
12/22/2015	0971649	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	487.78
01/26/2016	0975648	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	487.59
02/24/2016	0979642	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	551.89
03/28/2016	0983600	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	594.87
04/22/2016	0987907	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	710.01
05/24/2016	0991847	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	158.78
06/27/2016	1000559	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	343.40
07/26/2016	1004564	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	666.27
08/26/2016	1008533	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	460.10
09/27/2016	1012574	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	527.21
11/21/2016	1019906	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	437.76
12/21/2016	1023152	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	150.89
01/27/2017	1026558	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	906.85
02/24/2017	1030041	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	700.36
03/28/2017	1033418	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	426.76
04/21/2017	1036809	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	515.92
05/25/2017	1040056	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	50.72
06/27/2017	1043409	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	1,211.16
07/25/2017	1046745	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	305.45
08/25/2017	1050078	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	691.66
09/26/2017	1054707	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	1,586.13
10/25/2017	1058066	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	68.34
				<hr/> 12,993.34

### **MORTGAGE REGULAR PAYMENT (Part 3)**

07/25/2013	0853822	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	3,202.68
08/27/2013	0858016	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	722.31
09/26/2013	0862151	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	1,019.92
10/25/2013	0866260	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	641.14
11/22/2013	0870339	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	638.30
12/23/2013	0874368	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	715.35
01/28/2014	0878408	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	747.02
02/25/2014	0882512	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	656.52
03/25/2014	0886582	HSBC MORTGAGE SVCS (RE)*	AMOUNTS DISBURSED TO CREDITOR	660.48
04/25/2014	0889705	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	708.95
05/28/2014	0893854	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	799.65
06/25/2014	0897907	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	310.02
07/24/2014	0902015	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	308.04
08/26/2014	0906107	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	415.09
09/29/2014	0910156	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	491.54
10/29/2014	0914316	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	376.97
11/24/2014	0918387	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	207.42
12/22/2014	0923011	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	649.38
01/27/2015	0926955	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	456.96
02/24/2015	0931148	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	977.12
03/26/2015	0935163	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	1,250.23
04/24/2015	0939314	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	1,308.69
05/26/2015	0943477	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	933.39
06/23/2015	0947504	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	653.49
07/28/2015	0951456	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	859.56
08/26/2015	0955570	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	844.12
09/28/2015	0959547	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	505.91
10/26/2015	0963428	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	848.67
11/24/2015	0967541	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
12/22/2015	0971649	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
01/26/2016	0975648	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
02/24/2016	0979642	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
03/28/2016	0983600	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
04/22/2016	0987907	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
05/24/2016	0991847	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
06/27/2016	1000559	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74

Debtor 1 **CHARLENE J. CAROTHERS-EDDENS**  
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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
07/26/2016	1004564	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
08/26/2016	1008533	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
09/27/2016	1012574	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
10/26/2016	1016482	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
11/21/2016	1019906	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
12/21/2016	1023152	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
01/27/2017	1026558	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
02/24/2017	1030041	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
03/28/2017	1033418	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
04/21/2017	1036809	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	656.74
05/25/2017	1040056	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	952.06
06/27/2017	1043409	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	755.18
07/25/2017	1046745	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	755.18
08/25/2017	1050078	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	755.18
09/26/2017	1054707	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	755.18
10/25/2017	1058066	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	755.18
11/21/2017	1061339	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	755.18
12/21/2017	1064621	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	755.18
01/25/2018	1068060	LSF8 MASTER PARTICIPATION TRUST	AMOUNTS DISBURSED TO CREDITOR	755.18
				<u>40,723.74</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

CHARLENE J. CAROTHERS-EDDENS  
390 CAUGHEY AVENUE  
PITTSBURGH, PA 15202

RUSSELL A BURDELSKI ESQ\*  
LAW OFFICES RUSSELL A BURDELSKI  
1020 PERRY HWY  
PITTSBURGH, PA 15237

US BANK TRUST NA - TRUSTEE  
C/O SELECT PORTFOLIO SERVICING\*  
PO BOX 65450  
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING INC\*\*  
ATTN BANKRUPTCY NOTICING  
3217 S DECKER LAKE DR  
SALT LAKE CITY, UT 84119

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

2/9/18

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee